

Information to identify the case:

Debtor 1

Ryan J. Hawrylo

Social Security number or ITIN xxx-xx-4618

EIN --_-----

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court District of New Jersey

Case number: 21-16862-CMG

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Ryan J. Hawrylo
aka Ryan John Hawrylo12/3/21**By the court:** Christine M. Gravelle
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ryan J. Hawrylo
Debtor

Case No. 21-16862-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Dec 03, 2021

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2021:

Recip ID	Recipient Name and Address
db	+ Ryan J. Hawrylo, 105 Spring Mills Road, Milford, NJ 08848-1944
519296056	Associated Credit Services, Inc., PO Box 5171, Westborough, MA 01581-5171
519296060	+ Comcast Cable Communications, ATTN: Enhanced Recovery Collections, 8014 Bayberry Road, Jacksonville, FL 32256-7412
519297079	+ Melissa (Hawrylo) Stringer, 133 Asbury Anderson Road, Asbury, NJ 08802-3000
519296063	Midland Mortgage, P.O. Box 268806, Oklahoma City, OK 73126-8806
519296067	+ Synchrony Bank/Lowe's, ATTN: Midland Credit Management, 320 E. Big Beaver Road, Troy, MI 48083-1238
519296069	+ Valley National Bank, 1400 Valley Road, Wayne, NJ 07470-7987

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 03 2021 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 03 2021 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519296057	EDI: BANKAMER.COM	Dec 04 2021 01:33:00	Bank of America, PO Box 982238, El Paso, TX 79998
519296058	+ EDI: CITICORP.COM	Dec 04 2021 01:33:00	Best Buy/CBNA, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
519296059	+ EDI: CAPITALONE.COM	Dec 04 2021 01:33:00	Capital One Bank USA, N.A., PO Box 31293, Salt Lake City, UT 84131-0293
519296061	+ Email/Text: bankruptcy@firstenergycorp.com	Dec 03 2021 20:36:00	First Energy, PO Box 16001, Reading, PA 19612-6001
519296062	+ EDI: MID8.COM	Dec 04 2021 01:33:00	Midland Credit Management, Inc., 350 Camino de La Reina, Suite 100, San Diego, CA 92108-3007
519296064	+ EDI: NESF.COM	Dec 04 2021 01:33:00	National Enterprise Systems, 29125 Solon Road, Solon, OH 44139-3442
519296068	Email/Text: signed.order@pfwattorneys.com	Dec 03 2021 20:36:00	Theologia Papadelias, Esq., Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-9944
519296065	+ EDI: RMSC.COM	Dec 04 2021 01:33:00	SYNCB/Care Credit, 950 Forrer Boulevard, Dayton, OH 45420-1469
519296066	+ EDI: RMSC.COM	Dec 04 2021 01:33:00	SYNCB/Pay Pal Credit, PO Box 530975, Orlando, FL 32896-0001
519298350	+ EDI: RMSC.COM	Dec 04 2021 01:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 12

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Dec 03, 2021

Form ID: 318

Total Noticed: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 05, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Karen E. Bezner	Kbez@bellatlantic.net NJ61@ecfbis.com;KarenEBeznerEsq@aol.com
Karen E. Bezner	on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net NJ61@ecfbis.com;KarenEBeznerEsq@aol.com
Scott M. Wilhelm	on behalf of Debtor Ryan J. Hawrylo kathleenc@wwgrlaw.com G27019@notify.cincompass.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5